

UNITED STATES BANKRUPTCY COURT
Status Report

FOR THE DISTRICT OF RHODE ISLAND

In re: Wanda Grant

-x

:

BK No. 21-10066

Debtor(s) :

Chapter 13

-x

JOINT LOSS MITIGATION STATUS REPORT

Date: November 23, 2021

The Debtor(s) requested loss mitigation as to the first mortgage on the real property located at 107-111 Donelson Street, Providence, Rhode Island on with Selene Finance (the “Creditor”).

The Court entered a loss mitigation order on: February 17, 2021.

The Creditor filed its contact information on April 12, 2021.

The Debtor(s) submitted a loan modification application to the Creditor on _____.

If this is a Chapter 7 case, the Debtor(s) have filed the financial management course certificate with the Court on _____, or if not yet due, will file the certificate with the Court by the due date of _____.

Current Status:

Please complete one:

The most recent status hearing was held on _____.

The parties have filed a proposed Consent Order (Form F) on May 17, 2022 which the Court entered in lieu of holding a status hearing.

Actions Required:

The Court, by post-hearing Order or entry of the parties' proposed Consent Order (Form F), required the following actions to be completed by the parties by the dates noted:

Did the Debtor(s) comply with all ordered deadlines? Yes If No, provide a full explanation of why the deadlines were not met.

Did the Creditor comply with all ordered deadlines? Yes If No, provide a full explanation of why the deadlines were not met

The lender has completed its review and has denied the debtor's request for a loan modification. The parties disagree as to what income should be included in household income and are working to resolve the dispute. The parties seek a continuance to work out the dispute.

Outstanding Document Request:

The following documents requested by Lender will be submitted by the Debtor(s) to the Creditor by _____:

Expected Completion of Loss Mitigation – If Trial Plan or Loan Modification Agreed To

Please indicate as applicable:

The Debtor(s) is/are currently participating in a trial payment plan period with the final trial payment scheduled to be paid on _____; OR

The parties have agreed to a permanent or temporary loan modification. _____

If a Chapter 7 case and the parties have agreed to a permanent or temporary loan modification:

The parties agree that loss mitigation can terminate as successfully completed and will file Form D by _____; or

_____ is the date by which loss mitigation can terminate as successfully completed and the parties will file Form D by _____.

If the case is pending under Chapter 13 and a loan modification has been agreed to, the parties agree to file a Motion to Approve Loan Modification by _____, and upon approval of such motion, the parties will file Form D and loss mitigation can terminate as successfully completed.

Consent Order

The parties _____ attached¹ a proposed Consent Order (Form F) setting forth agreed deadlines for further action by the parties to accompany this Status Report.

Debtor(s)
By counsel:

/s/ Michael Zabelin
Attorney Name and Bar No.
56 Pine Street, 4th Floor
Providence, RI 02903
mzabelin@rils.org

Creditor
By counsel:

/s/ Lynda Laing
Attorney Name and Bar No. 3082
One Davol Square, Ste. 305
Providence, RI 02903
llaing@straussfactor.com

¹ When filing the Status Report and proposed Consent Order in ECF, Form F should be filed as an attachment to Form E using the event Loss Mitigation Status Report [located under Bankruptcy>Loss Mitigation menu].